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Raymond Recorder



RAYMOND

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Our Edmonton Letter

(By T. B. Windross.)

Edmonton, Alberta, Oct. 20 Social Credit government's comic opera warfare against shadow enemies who do no fighting—the financial interests and the Canadian constitution—continued during the week on the Edmonton front and in the south as well, and continued to seive, to some extent at least, to take the minds of such Social Credit believers as remain off the 1935 platform of the party; \$25 per month for every bona fide citizen, and a lower cost to live.

A. V. Bourcier, Social Credit member of the legislature for Lac Ste. Anne, a fiery and plausible radio speaker, served as chief performer for the Social Credit fiasco last week, but it seemed, sadly that his speech on behalf of the Social Credit board had been written too long before delivery his chief point and the claims he made had been refuted the previous night, over the air, by H. A. Dyde, on behalf of the United Canada association.

But Mr. Bourcier did indulge in some marvellous mathematics when he claimed increasing support among Edmonton voters for the Social Credit party by endeavoring to show that the votes polled by Liberals and Conservatives in the Edmonton bye election two weeks ago, when E. L. Gray was elected a member of the legislature, were 3,000 less than the number cast for Liberal and Conservative candidates in Edmonton in the 1935 general election.

In making that claim, however, he made one slight error, presumably by accident. He used the "last count" figures in the 1935 election and compared them with the "first count"—the only count—figures in this month's bye election.

Since only "first count" ballots can be considered as a test of party strength, because "last count" votes are distributed among candidates after being taken from the poll leaders who do not need them, Mr. Bourcier's comparison was not exactly accurate. In 1935 the total number of votes was 37,267, and of these 18,852 were for Liberal and Conservative candidates. In the 1936 by-election when Dr. Walter Morrish was elected as a Liberal, the total vote was 17,988, of which 9,803 were polled by Liberal and Conservative supporters. And this month the total vote was 31,093 of which 17,786 were cast by Liberal and Conservative supporters.

Therefore, in 1935 the Liberal and Conservative vote in Edmonton was 50.5 per cent of the total; in 1936 it was 54.5 per cent, and in 1937 it had increased further to 57.2 per cent. That is cold mathematics, unqualified Mr. Bourcier, like others, attacked the chartered banks with abandon; he said that "Social Credit will be the fruit of real democracy, but finance is trying to nip it in the bud;" he told his hearers "not to be fooled by the bankers' hard luck story; it will cost them nothing to pay an additional \$2,000,000 in taxes."

Banks themselves have strictly avoided any political action in Alberta even though made the chief subject of political attacks; they conducted a series of broadcasts and newspaper advertisements of an educational nature which refuted some of the politicians' inexactitudes about the banking business, but made no effort to fight politics with politics, directly or indirectly. Business men, farmers

BERT EVANS PASSES AWAY

J. W. Evans has had more than one man's share of trouble this week. On Tuesday he received word of the death of his sister, Mrs. Iva B. Watts, aged 50, who lived in Sacramento, California. Mrs. Watts had never lived in Raymond, but visited here with J. W. and family about 12 years ago. Before he recovered from the shock of this information, he received word of the death of his brother Bert, aged 54, who lived at Layton, Utah, and was chief engineer in the mill of the Layton Sugar Company. Mr. and Mrs. Evans and Mrs. James H. Walker left Thursday forenoon for Layton, Utah, where a double funeral will be held on Sunday. The sympathy of the community is extended to the Evans family, and especially J. W. in his sorrow.

Bert Evans lived in Raymond for 10 years from 1905 to 1915, having been employed by the Knight Sugar Factory in their mill here. He built the home now owned by the H. A. Jones family, and was well and favorably known by all people of the Town at that time.

and general citizens, however, who depend on banks to enable them to carry on business cheaply, have shown recent evidence of becoming increasingly aroused against wild statements made about banks because it is felt such statements hurt business and the economic security of the province.

Typical of the wave of reaction now setting in against government spokesmen was the letter published in Edmonton newspapers last week, as a letter to the editor, over the signature of J. H. Pavey, widely known Edmonton business man and confectionery manufacturer.

Setting forth bald facts, Mr. Pavey wrote as follows:

"Appropos of the special session of the Alberta legislature which has just closed, I think your paper recently did a public service in pointing out that the extraordinary tax which the government sought to impose upon banks amounted to \$13,000 for each branch in Alberta—obviously a punitive and confiscatory tax which might easily have driven the banks out of the province.

"The whole campaign against the banks is based on a misapprehension. It would seem that the banks, in some way, are blamed by the politician for the latter's inability to introduce Social Credit. It is clear the banks generally think that Social Credit is a myth—the age-old attempt to get something for nothing. But, whether a myth or not, the banks have had no part in obstructing its introduction into Alberta; that is proven by the fact that several weeks ago, when the government in a long involved statement requested the banks to co-operate, the banks, while replying that they did not understand in what way they could serve the government, invited the government to tell them how.

"This they were not told, nor have they been told to date. Instead, the legislature passed an act which, if it had been effective, would have taken the management of the banks from the hands of their legally appointed directors and officers, and placed

(Continued on Page 2)

Geo. H. Romeril Passes On

Death came to George H. City," the Choir joining in the Romeril, aged 54, after months of patient suffering, during which time he had gradually grown weaker, until for the last few weeks he was practically helpless. His case has been serious and practically hopeless since early last winter, & every thing that medical science and kind friends could do has been done in an effort to effect a cure. Unquestionably death came as a great relief to George who had suffered continually. Early in the summer he was taken to Rochester, but his case was too far advanced for any benefit to result from treatment there, and he returned home, where an operation was performed, but nothing could be done, and since that time, he has been gradually growing weaker.

George Romeril was the son of the late Charles D. and Sarah Romeril, being born in Provo, Utah. In 1899 the family emigrated to Canada, settling in Stirling and since then George has lived in Canada. He was an energetic man and in his healthy years was always on the go. Some years ago he operated a garage here, and for the past several years he has been engineer and chief mechanic on the Municipal Caterpillar and Grader. He was quite a boy's man and worked with the Deacons and the Lesser priesthood a great deal in the Ward. He was also a counselor in the 4th Elder's Quorum for some time.

Surviving him are his wife Elma Harvey Romeril, Millie (Mrs Sam Dyson), Marguerite, Sidney, Rachel, and an adopted son James Allen. One child died Fred, of Raymond and Charles and Alfred of Stirling. Mrs. R. C. Shultz and Mrs. John Bascom are sisters. The parents have both been dead for some years.

FUNERAL SERVICES

The funeral services were under the direction of Bishop Jas. H. Walker, and convened in the 2nd Ward Chapel at 2 p.m. Thursday. The singing was conducted by C. B. Strong with Mrs. Paul Dahl at the organ.

The opening song was "Some Time, We'll Understand."

Invocation by John Salmon. Ira McBride sang the solo "I Have Read of a Beautiful

Brothers and nephews.

Farmers Get Beet Bonus

ROTARY CLUB LIKELY FOR RAYMOND

A good representation of Rotarians met at the Town Hall Monday evening to discuss the question of a Rotary Club for Raymond. Arguments pro and con, discussion, questions and answers occupied an hour and a half, at the conclusion of which a motion that those present favored a Rotary Club provided sufficient membership could be guaranteed to make it a success carried unanimously, and a membership committee of Dr. Fred Frank Taylor and Dr. Hall was appointed to solicit memberships and have a report for the meeting which is to be held Monday at noon in the United Church.

Jack Judd is removing one of his vertical tanks, and installing a two compartment horizontal tank, so that he can carry tractor kerosene and distillate both in bulk. The necessary foundation is being put in now.

District Governor Visits Outpost

FIRST WARD DINNER GREAT SUCCESS

The First Ward Building Committee staged a very successful supper and program at the Opera House last Friday evening, and during the evening more than 500 guests were served at the tables on the stage. The meal was one of the best that could be desired, and at the price of 50c per plate, was wonderful value. Plates heaped high with chicken, turkey, cranberries, all kinds of vegetables, pickles, etc., and dessert of pie and cheese made everyone happier for having been at the meal.

Following the supper, a short program was given consisting of the following numbers:

Tap dance—Geraldine Court. Mandolin duet—The young Crawford boys.

Banjo solo—Miss Pat Lacey.

The remainder of the evening was spent in dancing, and the large crowd thoroughly enjoyed themselves until midnight.

The returns of the supper will go to swell the building fund, and as soon as definite plans are accepted, building of the new chapel will commence. At present the Church is constructing these buildings on a 60-40 basis, the Church standing 60 per cent of the total cost. Negotiations as to details of the structure are still in progress between the Presiding Bishopric and the ward authorities.

We understand that some of social functions are planned for the winter months to swell the building fund to the point where work can commence just as soon as the weather will permit in the spring.

Those in charge of the supper and entertainment of Friday evening are certainly to be congratulated on the splendid success that was achieved.

ROTARY LUNCHEON MONDAY

The Rotary Luncheon will convene Monday next, October 25, at 12:10 sharp in the United Church, and will adjourn at 1:30. Speakers and musical numbers will be from the Lethbridge Club, and every Rotarian is especially urged to be present at this luncheon.

HIGH SCHOOL STUDENTS ORGANIZE

The Raymond High School Student body organized for the current year with the elections taking place Wednesday afternoon. Miss Mae West was elected President, Rex Ehlert as Vice-President and Miss Sylvia Holmes as Secretary. The rest of the executive has not been selected as yet.

Medicine Hat and district is holding a Protest meeting Friday night, similar to the one held in Lethbridge last month. 3,000 people are expected to attend.

Mrs. Alice Smith, of Olds, 28 years old was found dead, her husband, Howard Smith, 32, was found seriously injured in their car on the road near Olds early Monday morning. Police believe that jealousy was the motive for the shooting of Mrs. Smith and then her husband attempted suicide. The case is being investigated.

Last Friday evening, the District Rotary Governor, Mr. Oliver McIntyre of Edmonton, made his official visit to the Raymond Club, and was greeted by a good representation of local members. Due to the First Ward Supper and entertainment some of the members found it impossible to be present, but those present enjoyed a very splendid evening listening to the Governor's message.

He spoke of his recent trip to the International Convention in Nice, France, and related some very interesting experiences he met. Speaking of the possibilities of service in the field of Rotary, he mentioned the better understanding that was coming about from the interchange of visits of Rotary Clubs living on or near international boundaries, and stressed the opportunity of Raymond and other Clubs living so near the United States boundary. He also cited the work now being carried on in England of having French students spend three weeks or a month in English schools and English homes, and then sending English children to the continent for a similar experience.

These and the projects that Clubs everywhere were accomplishing in the face of what seemed insurmountable obstacles, and the fact that today there were 4,200 Clubs in Rotary with a membership of between 182, and 183,000 men on every business and profession, convinced him that the spirit of Rotary was worthwhile and something that a person could not afford to be without.

He urged the organization of a regular Club in Raymond, pointing to the projects that the Club had carried out as proof that we had the type of men in the community that were essential for a successful Club. The Outpost idea was causing problems in other localities that made it not feasible to carry on as we were, and he felt that a full-fledged Club was what the Town and district needed. Many questions were asked and answered, and after some discussion it was decided to leave the matter until Monday night and hold a special meeting to further talk the matter over.

Several Lethbridge Rotarians were in attendance and took part in the questions and arguments that were brought up. The meeting was very successful from every angle and was greatly enjoyed.

Manager—What are you doing with your foot on the desk. Clerk—I've lost my rubber and am using my heel instead.

AIR TRANSPORT CRASHES

16 passengers and the crew of three of the United Airlines luxurious transport Mainliner were killed and the ship completely wrecked, when it ploughed into a mountain side between Evanston, Wyoming, and Salt Lake City, Utah. The bodies had to be brought down from the high terrain on pack horses, and because of heavy snow the roads for miles in approaching the wreck were nearly impassable. The plane was demolished with both wings sheared off and the motors thrown 100 feet ahead of the plane from the impact. Officials and investigators claim this as the worst tragedy yet in the way of wrecked airliners.

The Raymond Recorder

S. I. MAY Editor.

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and district
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WEEKLY LETTER IS YOUR NAME ON THE VOTER'S LIST? FALL CARE OF THE IRRIGATED GARDEN

Every year, at voting time, election officials are the subject of sharp and altogether undeserved criticism when tenants, relatives, etc., come to the polls to cast their ballot, and are refused because their names are not on the voter's list. Too bad, that this condition should exist. Too bad, too, that those who desire to vote do not have interest enough in the affairs of the town to see to it that their names are on the list.

Each year from the first of September until the first of November, there is an opportunity for every qualified voter to register his or her name on the list, and when election time arrives, if they are entitled to a vote. This list is still up in the Town Hall and will be there for another week or more. If you do not receive tax nor assessment notices, but have lived in the Town long enough to qualify as a voter, then you should make it your business RIGHT NOW to see if your name is on the list and if it is not, get it there.

Every year election officials hear accusations of discrimination because so and so put down some names, and not others. It is a criminal offence for anyone except relatives to write down a list of names on such a list as this. Your neighbor must care for his own kin and you should care for yours in these matters.

These remarks are only made to remind our readers that the list is there, that there is still time, and that it is your privilege and opportunity to register and be assured of a right to vote in February for the people's Municipal affairs.

The success of the vegetable and small fruits on irrigated land very often depends in large measure on the care they receive in the fall of the year. The remarks that follow apply to the garden that is to be irrigated. On the dry land farm the garden, to obtain best results, should always be planted on clean summer-fallow and so requires no special fall preparation.

At the Lethbridge Experimental Station the rubbish resulting from the tops of vegetables, such as carrots, parsnips, turnips, etc., is not ploughed down. It is believed that the benefits derived from so doing are offset by the damage to the following year's vegetable crop that may result from the plant diseases which may be buried under with the garden rubbish. Mildew of peas, bean blight, bean anthracnose, etc., are diseases commonly found on ripened garden plants or weeds. Experience has also taught that a thorough cleaning of weeds and grass that have accumulated in fence corners, garden boundaries, etc., in the fall, has greatly reduced the possibility of an outbreak of insects or diseases in the following summer.

For the best results, the Station garden on the irrigated part of the farm is always ploughed in the fall of the year. Land too old in this way is sufficiently porous to permit the frost to lift insects there overwinter in the top soil. The time of ploughing, immediately after the

plough, has been found to be of great importance under our conditions. This is particularly true in seasons of scant snowfall when there is insufficient moisture to aid the frost in breaking the clods of soil during the winter. Spring ploughing will give fair results in a case when fall ploughed; consequently it is harder to get a good germination of small seeds on spring ploughing.

The rhubarb and asparagus plantations are given a thorough cleaning and the soil around the plants is worked up well prior to the closing of the fall season. The rank asparagus tops have prevented the use of the cultivator since last June and weed growth is heavy. A thorough double disking of the entire bed as soon as the tops have ripened and have been removed, leaves the soil in good condition and aids in killing weeds. The rhubarb plantation cannot be disced because the crowns of the plant are too close to the soil surface. The one-horse cultivator worked between the plants generally leaves the soil in good condition. Well rotted barnyard manure is applied between the rhubarb rows every second or third year, before the soil is cultivated.

The raspberry canes of the present season's growth require a protective covering of 4 to 5 inches of moist soil. The method generally employed at this Station consists of bending the canes with the tips into the direction of the prevailing winds and along the rows, and then covering with soil taken out of a trench made between the raspberry rows. The trenches are later filled in with barnyard manure to prevent the soil from drying out too near the roots of the plants. A layer of manure thrown over the top of the rounded canes, has been found to prevent the soil from drying out too rapidly by the chinook winds. The following spring all manure is thrown in the trench or barrowpit and covered with the soil that was used in mounding over the raspberry canes. At first a ridge of soil remains between the rows as a result of the extra manure, but this soon settles as the manure decomposes very rapidly after the first irrigation.

Straw that is free of weed seeds is best to cover the rows. Every plant for the winter. This is generally spread over the plantation to a depth of 5 or 6 inches. Where the plantation is exposed to the winter winds, it is necessary to anchor the straw with boards or other heavy objects. Fresh cow manure scattered at 20-inch intervals also helps hold the straw in place. The straw covering is removed in the following spring as soon as the danger of heavy frosts is past.

NEWS NOTES

Clifford Dahl left Raymond Wednesday afternoon for Toronto, where will labor as a missionary of the L.D.S. Church for the next six months.

Ern Nilsson is driving another new Chevrolet car, deciding to take a new one rather than repair the one which was wrecked in the accident. The damaged car we understand, was fully insured.

Paul Schneider reported Saturday he has a goose that has laid nine eggs now, and he thinks he will set her on the radiator and raise some goslings. C. E. Alfred says this is a sign of a long Indian summer and we can put our heavy winter clothes away until probably Christmas time before we have any real cold. We sure hope C. E. is right.

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HEALTH

by *Dr. J. H. Walker*

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SCARLET FEVER

Scarlet fever is a disease common to children, and is caused by a virus (living organism) finding its way into the body. It occurs most frequently in the autumn and is usually epidemic in character because it is highly communicable.

As a rule the period of invasion is sharp and acute, lasting from twelve to twenty-four hours. The patient complains of feeling sick all over, with headache, sore throat vomiting and a burning up feeling due to a temperature which may range from 103 degrees Fahrenheit to 105. On the second or third day of the illness red spots appear first on the neck and chest and then spread rapidly over the body. The chin and an area around the mouth and the scalp usually escape. The skin may be swollen and tender to such an extent that it makes movements of joints painful. The tongue is covered at first with a whitish fur but this disappears on or about the fourth day revealing a bright red tongue dotted with bright red spots popularly called the red strawberry tongue.

During the period that the red spots are coming out the throat remains sore, there is swelling, the voice is altered, and unremoved tonsils are markedly prominent, generally covered by yellowish membrane. The temperature remains high, from 103 to 105 Fahrenheit until the rash begins to fade which it does in three to ten days.

Then comes the stage of convalescence. As the rash disappears the skin begins to shed its self (disquamation the scientists call it) beginning on the face, neck and chest and this lasts from one to three weeks, sometimes longer.

As disquamation is going on the period of greatest infection, great care should be exercised through the disease to protect other persons from contagion.

The patient should be kept in bed for two or three weeks depending upon the severity of the case and isolated for five to six weeks until all danger of infecting others has passed.

It should be emphasized that scarlet fever is one disease that is frequently associated with complications involving other parts and organs of the body. It is most important therefore that proper treatment be commenced at the onset of the disease.

And a word to mothers. If your child complains of feeling unwell and shows symptoms in whole or in part as described in this article, immediately put him to bed, away from any other children and call your doctor. Scarlet fever like other infections requires to be treated intelligently. And the earlier the treatment and management is begun the less likely are complications to follow.

Questions concerning health, addressed to the Canadian Med-

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RALPH BROS. Transfer

OUR EDMONTON LETTER (Continued from front page)

ed it in the hands of small local committees, the majority of each committee being appointed by the Alberta government.

"The banks are controlled and supervised by the dominion government under the terms of the British North America act and, consequently, the legislation in question was disallowed by the dominion government.

"The next move is a campaign on the part of the government to punish banks, posters being distributed throughout the province bearing the slogan 'Tax the banks; it costs them nothing.' And then the government calls another special session and plans to pile on the extraordinary taxes to which I have referred and which are now, by the action of the lieutenant-governor, so lamplily reserved along with certain other bills that threaten the freedom of the people.

"The banks earn their income from rendering a useful service for which they are paid. Their taxes are paid from this income exactly as any other taxpayer pays his taxes from his earnings. What they pay is real money.

(Signed) J. H. Pavey.

Mr. Boucicaut did not mention that, although claiming that banks can create money to any extent they desire, the government voted down a proposal that the province establish its own banks so as to take advantage of that great privilege of creating money. Nor did he mention why, if taxation were to cost the banks nothing since they could create the necessary money, the government did not set the tax at several hundred million dollars so as to pay off all Albertans' debts and put them on Easy Street, instead of just \$2,000,000.

This Thursday night, C. L. MacEachlan, chairman of the Social Credit board, is scheduled to speak over the radio on the subject of the bill to control the press. Opponents of the government are hoping that as many people will listen to Mr. MacEachlan and examine his statements dispassionately in the light of fact and logic.

ical Association, 181 College St. Toronto, will be answered personally by letter.

J. S. Madill

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EXTEND GRAVELLED ROADS IN NORTH

Tourists who are planning to visit the Peace River country, that land of great agricultural wealth, will find miles and miles of gravelled roads, states J. A. McNeil, secretary of the Alberta Motor Association, who has just returned from a tour of the north country.

Every year for the past 10 years Mr. McNeil has been visiting the Peace River country. He has been in a good position to study the transportation requirements of the region and has experienced the difficulties of motoring through that part of the province.

This year Mr. McNeil was amazed at the changed picture of

the northern district. He found no less than 114 miles of highways gravelled.

The A.M.A. secretary asserts that the terrors of motoring in the north country have vanished at last. Sections which gave most trouble have now been gravelled.

Numerous people are anxious to motor into the Peace River district, either to locate land or take advantage of the scenic beauty of that region.

Action of the Provincial Government in graveling sections of the northern road is regarded as a step in the right direction, another reason why greater tourist traffic should be attracted to this province. And it takes good roads to do it.

NEWS NOTES

"The Black Legion" showed at the Capitol Theatre, and gave patrons a fill of thrills.

Many ears of foodstuffs from different parts of Alberta have been loaded during the past few weeks and shipped to drought-stricken Saskatchewan. The Railway companies have carried them free of freight.

L. E. Fairbairn of Lethbridge was made Vice-President of the Sunshine International Air Route Council when an organization was effected in Lethbridge, Thursday following a convention of air company officials held there Wednesday and Thursday.

The keen demand for labor in beet and potato fields has taken quite a few of the school students out for a few days, the High School feeling it the most.

Police Magistrate Jensen was in Raymond Tuesday last. The new magistrate is a Cardston man, and resigned his position as Principal of the Cardston High School to accept the appointment as Magistrate.

Local celery is making quite a hit this year. Some of the Japanese growers certainly have some lovely heads from their gardens. Local apple trees also also yielded good this year, and some local stores are featuring local grown apples especially for cooking.

The Facts About Banking in Canada

Reproduced from the Sixth Broadcast in a Series by Vernon Knowles for the Chartered Banks of Canada and Delivered Over a Province-Wide Network of Alberta Stations on Tuesday Evening, October 12th, from 8:30 to 8:45, and Wednesday, October 13th, from 12:00 noon to 12:15.

Outlines Loan Process by Which Banks Convert Credit of Borrower into Spendable Money . . . Shows Position of Bank Shareholders . . . Deals Further with Limited Power of Banks To Issue Own Notes . . . Cites from Letters Received Actual Cases Where Bank Loans Enabled Borrowers To Turn Substantial Profit.

IN this broadcast on behalf of Canada's Chartered Banks I want to get back to that utterly mistaken idea that banks make money out of nothing. Critics of the banks will tell you that banks lend by creating credit and that they create the means of payment out of nothing, that when they build a building it costs them nothing and that when they pay taxes it costs them nothing. These statements are absolutely untrue.

When a bank makes a loan just exactly what is it that the bank does?

Here is the answer — It takes the note of the farmer or manufacturer or the bond of the Government, and places an equivalent amount to the credit of the said farmer, manufacturer or Government, allowing of course for a rental on the money.

In other words the bank assumes an obligation to pay that amount to the farmer, the manufacturer or the Government.

Since that obligation is one that **must** be met — and in actual practice is met — it is a very real thing.

The transaction creates a credit on the books of the bank but the **means of payment** which the banks are charged with creating out of nothing consists of resources of the bank — in the last analysis, cash.

Moreover, it should be borne in mind that in all lending transactions by a bank it is the borrower who starts the process — he goes to the bank and asks for a loan, generally for a specific purpose, out of which he expects and intends to make a profit for himself over and above the bank charges. The bank does not go to him — he goes to the bank.

What the bank really does, in effect, is to convert the credit of the borrower himself into spendable money, which he can use for the purposes of his business, paying wages, paying his debts at the country store and meeting other obligations. If a man owns cattle he cannot spend cattle. He cannot pay his debts at the country store with cattle. His ownership of the cattle and his expectation of selling them at a profit to himself are the basis of his credit. When he borrows from a bank on the security of cattle what happens is that the bank converts a form of wealth, which he cannot spend, into something which he can spend and which anybody else will accept.

There is no magic about it and those who contend that a bank can create money or the means of payment out of nothing — are entirely wrong. The function that the bank performs, as we have stated, is to convert the credit of the borrower into a form in which he can spend it.

Without a bank the farmer possibly could buy seed in the spring, hire help through the growing season and harvesting, and purchase supplies for his family in the meantime on credit — paying these debts from the sale of his crop in the fall. However, common sense tells us that the seed merchant, the farm labourer or the country store keeper could not get very far on this basis, for they could not pass on to the people, from whom they in turn buy goods or services, the obligations which they have received from the farmer.

Why is this so?

For the reason that, be the farmer's credit ever so good, how could scores of people look into his integrity and his financial worth, as they would require to do before taking his promise to pay. Instead, the bank looks into the farmer's affairs, accepts the risk, lends him the money and enables him to pay cash.

If it were otherwise and if banks created the means of payment out of nothing, why has it been necessary through the centuries to find people, called shareholders, ready to put their money into the banking business in exchange for a fair return? If no basis is required for what the bank does, the business

of banking should be an amazingly profitable business — but it is not. The fact that it is not an amazingly profitable business is a simple matter of record, as we have shown in our broadcasts.

Some of our listeners have asked that I say more about note circulation — that is, about the powers of a bank to issue notes. The request has been prompted by the utterly fantastic idea that a bank can, say, erect an expensive branch office building for nothing by issuing its own notes. A bank simply cannot, as has been suggested, issue a bunch of specially numbered bills, pay them out to contractors and others and then cancel them when they come back.

Let me say to you again that no such thing can possibly happen, for the bank must give the holder face value for its notes when he presents them. Moreover, I have shown you that there are very definite legal limits upon the amount of notes that a bank can issue. A bank's notes are a debt owed by the bank to the person who holds them — a debt redeemable in cash on demand.

As a matter of fact, a bank's notes are the very first charge upon its assets — that is to say in case of trouble a bank's notes have to be paid off before a single cent can be paid on any deposits or on any other debts owed by a bank. To make doubly sure of this there is a fund in the hands of the Dominion Minister of Finance, known as "The Bank Circulation Redemption Fund."

This is money paid in by each of the banks to the Minister of Finance at Ottawa, amounting to five per cent on the average amount of Chartered bank notes outstanding. This money is in the nature of a pool and would all be used, in case of need, towards paying off the notes of any bank. Surely all of this should finally squash the idea that a bank has unlimited power in the matter of issuing its bills.

In any case, as I have told you before, the right of issuing notes is being steadily, year by year, taken away from the Chartered Banks and vested in the Bank of Canada. In order to obtain Bank of Canada notes or bills for use as currency the Chartered Banks have to buy them. Every dollar in notes and every dollar of other bank obligations must always have behind it a dollar of assets. Let me stress, once more, that every obligation of a Chartered Bank is payable in cash.

Some supposedly great authority is quoted as having said that if all bank loans were paid all deposits would disappear and there would be no money in existence. I don't think that many Alberta people are stumped by such statements.

It is equivalent to saying that if every sea were drained dry there would be no ocean liners. If every bank went out of existence tomorrow there would still be wealth but the job of marketing that wealth would take us back to the dim, distant days of barter. Nothing is gained at any time by such extreme statements.

You have been told that when a bank makes a loan and takes security, the bank then uses that security as if it were its own. Such a statement is 100 per cent false. The security lodged with the bank remains the property of the borrower and all the records of the bank prove that fact. He can call for his security to be produced and shown to him at any time. Such security does not appear in the bank's balance sheets at all and when the loan is repaid the security is handed back to the borrower intact.

Some of our critics plunge into very deep water when they draw conclusions from the statement that every dollar that comes into circulation represents a debt on which somebody must pay interest. That statement is used to convey to you a sinister impression, an entirely false idea of what money really is and does.

To illustrate in the plainest of everyday terms let us start from the beginning:

I go into the bank and I borrow \$1,000 on which, naturally, I have to pay rent, or if you prefer, interest.

The bank gives me, in exchange for my note, \$1,000 in bills. I have got \$1,000 of money, on which interest has to be paid because the bank is giving me a service.

Why do I borrow the money? I was going to use it in a deal, expecting to make a profit for myself; or I wouldn't have borrowed the money at all.

Very well; I carry out the deal successfully. I repay the bank the \$1,000 I borrowed, and I have a profit, say, of \$100, which I put to my credit in the bank.

You will see by the use of this borrowed money on which I paid rent, I have increased my own resources by \$100, and the bank has received back its \$1,000.

When you multiply that thousand-dollar borrowing of mine, my use of the money and my profit, time after time, you see what is happening continuously throughout the year in the business world and you see that the interest is not any strangling charge as has been represented to you. You pay rent, and you make a profit out of it — whatever the nature of your business may be.

It is a continuous, revolving process — in which the dollar you use is not dead-weight debt at all, but productive money. There are times, however, when some of it may become temporarily dead-weight debt. To illustrate such a case, let us say that through drought or misfortune I suffer a loss for a season — say my deal has not been successful — and I lose a part of my borrowed \$1,000.

In these cases, what I have lost does for the time being become dead-weight debt. But with a better season and better prices and better business I have a chance to recover my losses and repay. By far the greater part of the dollars that are issued are not dead-weight debt as you have been so often told; there is nothing sinister in the manner nor in the purpose of their issue, nor in the work that they do; they are, in fact, productive money, constantly adding to goods and services and increasing the world's store of new wealth.

That is all there is to bank money. Bank loans are really constructive and productive; and the deep, dark locus ponis with which critics seek to surround it is recognized, by folks of practical experience, as simply transparent nonsense.

Since we started broadcasting on behalf of Canada's Chartered Banks I have received many letters from Alberta people. I have before me one of them, which gives an instance of a large-scale farmer who had occasion to borrow \$5,000 to purchase feeder cattle.

This farmer says: "When I borrow money I estimate my prospective profit very carefully and, if I do not see where I am going to make interest charges and a substantially higher profit for myself I do not borrow the money. Without a bank loan I could not possibly have financed the purchase of the cattle and, further, I feel that the bank's profit is small and mine proportionately large. I consider that I should assume all the risk of loss for the sake of this higher prospective profit. My borrowing is intelligent borrowing from a purely individual and selfish standpoint. I had a similar loan, on which the interest charges amounted to about \$100 some time ago. On this loan I realized a net profit of more than \$2,000 because I was able to feed all of my coarse grain and to realize in the neighbourhood of ninety cents a bushel when prices were in the neighbourhood of twenty to thirty cents a bushel."

I have another Alberta letter, in which a farmer tells us that he had twenty hogs and,

being short of feed, wanted to sell them. He was offered \$200 for the twenty hogs and did not want to let them go at that price, so he went to the bank and borrowed \$50 only. This enabled him to hold the hogs and feed them a while longer, with the result that he eventually sold them for \$300 instead of the \$200 he had been offered. In other words he borrowed \$50 from the bank, the bank made a gross revenue of about \$1.75 but the farmer made a straight profit of \$50.

I have a letter before me also which appeared in the Calgary Herald from a Milk Producers' Association in the vicinity of Calgary. It reads in part: "We are hearing a good deal about banks these days. I do not profess to know much about banks or the banking business but I do know that, if it had not been for the banks last fall, I, along with many others, would have been forced out of business." These are but a few examples taken at random from a large quantity of our mail.

In earlier broadcasts I have told you that deposits in the banks are the basis upon which banks can make loans. Let us demonstrate this truth.

Suppose a bank started business with \$50,000 in cash and lent that amount to various borrowers. Then suppose each borrower drew out the amount lent to him, in cash, and each person to whom he paid this money put it in a sack, kept it under his mattress or hid it behind the door, so that none of it came back to the bank in the form of deposits. As the bank has no cash in its vault the bank dare not make another loan because it could give no cash to the new borrower.

We can go on converting borrowers' assets into spendable form, i.e., making loans, only if the depositing public are willing to entrust their funds to us. It is the confidence of the people in banks and their willingness to leave their money on deposit that enables a bank to lend money and serve the community.

Now, therefore, can it be said that we have usurped the right to monetize credit? As we have shown, it is the individual who in the first place possesses the credit; he asks the bank to convert that credit into money he can spend. The bank only does it on his request.

Now I have an announcement to make. This is the last of our broadcasts, at least for the time being. In one of our broadcasts we said that some of you Alberta branch bank Managers might be heard in this series. Instead, I incorporated in my talks with you, much material which came to me direct from them.

We told you in starting our talks that we would be non-political and non-controversial and would state to you nothing but the unvarnished facts about Canada's Chartered Banks and the work they do. This is exactly what we have done. There is no mystery about Canadian banking, other than the mystery created by critics who are not well informed.

We are doing an honest business and have nothing whatever to fear from the fullest disclosure. Four million depositors have confidence in Canada's Chartered Banks. Were it not for that confidence in the honour and integrity of Canada's Chartered Banks no loans could be made at all.

We wish to thank our listening audience for the many encouraging letters and messages they have sent in. Our talks have all been put into pamphlet form, and if you wish to have them, any branch bank Manager will be glad to give them to you and to talk over with you any of the matters with which we have dealt.

Theorists never run out of theories — but facts are stubborn things. Our story stands for your fair-minded consideration. We leave it to you with confidence.

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WANT ADS.
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FOR SALE—Chrysler 65 sedan, 1929. Good condition.—See Andy Reay, Raymond. 3 O. 22

FOR SALE—Divanette, also a Cream Separator, in good shape.—See Mrs. Myrtle Williams or Phone 60, Raymond. 3022.

FOR SALE—The old John Wall home, 4 nice rooms and entry.—See K. Takaguchi, Raymond. 3022.

WANTED—An Experienced Stenographer with some knowledge of book-keeping. References, Experience, Education and salary expected. Box 168 Cardston, Alberta. 2029

CHEAP FOR CASH—Piano, Ukelele, Wardrobe with two plate glass mirrors, hand wringer, 18 volume set of "Business Administration" all Leather bound from LaSalle Extension University.—Call at Recorder

FOR SALE—Fire lighting papers. Take a bundle home with you from the Recorder. Any size bundle you want.

A. H. Zabriskie was a business visitor in Picture Butte on Tuesday last.

A pile driver is expected here this week to put the bridge in across the coulee south of town, where the water will be backed up in the Town's reservoir when it is completed.

Recent arrivals in Raymond include a son to Mr. and Mrs. Arthur Carter, and a daughter to Mr. and Mrs. R. W. Salmon. All are doing well.

Don't leave the ordering of your Christmas cards too long. While the stock is complete you are assured of satisfaction. We have the best values in Cards we have ever offered, and can deliver immediately upon ordering.—The Recorder, Call 23 or 24 if you would like to see our samples.

Recital

by Piano Pupils of Miss Muriel Phillips on Friday Oct. 29th in High School Auditorium EVERYONE WELCOME No Charge for Admission

NOTICE

WASHED BEET TAILINGS—

Splendid hog and stock feed. 25c. per ton at Canadian Sugar Factories Ltd.

CANADIAN YOUTH TRAINING

(Alberta Program)

Under the Dominion Provincial Training scheme a widely representative committee of people in educational, agricultural, industrial and municipal fields was set up and called together by the chairman, Dr. G. Fred McNally, Deputy Minister of Education, for the purpose of discussing the various projects which might be undertaken under the grant. This committee, composed of some twenty persons representative of all parts of the province, met on Monday, October 4th, in the office of the Deputy Minister of Education, Parliament Buildings, Edmonton.

In order to publicize the work of the committee and thus allow the youth of the province to know what is being done it was agreed to prepare posters outlining the five projects to be undertaken. These posters are being mailed Saturday, October 16th, to all Post Offices, Town and Municipal Officers, and other public places. The posters are being placed also in the employment bureaus in the six larger centers, Calgary, Edmonton, Medicine Hat, Lethbridge, Red Deer and Drumheller. Application blanks will accompany these posters and the youth interested should fill these out at once and send to J. H. Ross, director of youth training, Telephone Building, Calgary, not later than October 25th. Applicants should indicate on their application their 2nd and 3rd choices of vocational training in case the quota for their first choice is already filled.

All youth interested should listen in to radio stations C.F. U.A. and C.F.C.N. for further particulars as they develop. Times specified are as follows: 1.30-1.40 p.m. Friday, October 15th; 1.30-1.40 p.m. Monday, October 18th; 1.15 to 1.30 p.m. Tuesday, October 19th and 8.00 to 8.30 p.m. Friday, October 22nd.

The monies to be expended were allocated under five specific headings known as Schedules A, B, C, D, and E, and a supervisor for each project appointed. The projects are as follows:

Project "A".—Under the direction of the Department of extension, University of Alberta, in co-operation with the Department of Agriculture. This project will call for the setting up of between 20 and 30 schools and short courses, for young men and young women between 18 and 30 years of age, in strategic rural centres throughout the province. The courses offered will consist of practical agriculture, including field crops, animal husbandry, soils, poultry, farm mechanics, dairying, horticulture and small fruit raising. Courses for young women will include

Mrs. Luella Smith
L. R. S. M.
Teacher of Voice, Piano, Theory and Keyboard Harmony
Will be in Raymond, FRIDAY, Oct. 29th.
Those interested call Mrs. O. H. SNOW for Lesson Appointments.

Ladies : - : - : -

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household economies covering ion there will be a course for foods, nutrition, health, clothing, home beautification and young women by health instruction, group activities and recreation. Under the guidance of local committees in Calgary and Edmonton this project is already under way.

To be continued next week.

Project "B".—This forestry project which has been set up to train sixty young men who will live in an out of town camp under the direction & supervision of provincial foresters, is already under way. Any applicants for Forestry who failed through late registration or otherwise to be provided for by this project are advised to put in an application for registration in any other course in which they may be interested.

Project "C".—This project is divided into two divisions: (a) the provision of a 3 months course in all phases of household work to 40 young women at one time, at an approximate cost of \$40 per student. This branch of the project will include a follow-up service to provide personal contact with graduates of the school and their employers. (b) The establishment of a bureau of specialized services under qualified personnel to give vocational guidance to unemployed young women and provide for their instruction and placement in any specialized service. In addition

One of life's tragedies is that it isn't until you are old that you realize being good isn't as foolish as it seems.

The situation in Palestine between the Arabs and the British soldiers still is unsettled and very dangerous. Snipers fired on a police station Wednesday, with the officers returning the fire. Few lives have been lost so far, but shooting is a common occurrence and life is endangered by the strained relations now existing.

Thos. Rublitz, a prisoner at the Lethbridge jail, made a successful break for liberty on Tuesday afternoon while picking potatoes on the jail farm. Two guards were in charge of the men doing the work, but before the attention of the guard was called to his absence, he had successfully hidden, and up to late Wednesday night was still at large. Police all over the south part of the Province are on the look out for him.

NOTICE

To Relatives & Tenants

If you desire to vote at the Town Elections in February, call at the Town Hall and Register. Property owners need not come as they are listed to vote.

Registrations must be made before October 31st, 1937.

O. H. SNOW,
Sec. - Treas.

NEWS NOTES

Fred Smith has moved a barn onto his property back of the Farmco Service Station. The building was pulled on Wednesday this week.

Mutuals in the two Raymond wards are starting now at 7:30 instead of 8 p.m. There are still a number of very busy men what with the beet harvest, etc., still demanding their time.

Mr. and Mrs. Fred Burton of Cardston were guests at the Wm. Rodeback home for a while Wednesday evening. Mr. Burton is Editor of the Cardston News.

The Elders Quorums of the Raymond 2nd Ward had a potato digging bee on Thursday. Their field of potatoes, planted for the Church Security program turned out well and will be a big boon to the fund and supplies for caring for the worthy poor.

Here's a real buy!

THAT MEANS A BIG SAVING IN MONEY FOR YOU

What could be more complete than a combination offer that gives you a choice of your favourite magazines—Sends you your local newspaper—and gives yourself and family enjoyment and entertainment throughout the whole year—Why not take advantage of this remarkable offer that means a real saving in money to you?

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☐ American Boy 8 mo.
☐ Can. Horticulture and Home Magazine 1 yr.
☐ Parents' Magazine 6 mo.
☐ Silver Screen 1 yr.
☐ Open Road for Boys 16 mo.
☐ American Fruit Grower 1 yr.

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